

One Price in Print, Another in Practice

INSTALLMENT STORES' DISCOUNTS
FOR CASH, TIME, TEACHERS
AND "SUCKERS"

Whether the Lure Is Window-Bait or Pictures, the Procedure Is the Same, Though the Profits Vary, Upward—Try to Take Advantage of Their Offers and They Will Take Advantage of You

By SAMUEL HOPKINS ADAMS

The scene is an instalment furniture store. Two shoppers are patiently examining article after article in the hope of finding something which they can buy at a reasonable price. The hope is a vain one in this store. It is a vain one in this type of store. The shoppers plod along, comparing the strange specimens of chairs, tables, dressers, china closets and the like with the glowing newspaper advertisement with prices attached which one of them carries. The comparison is ineffectual. It usually is in this type of store. Presently they come to a buffet, which they recognize from the picture in the advertisement. No doubt about it; it's the same, in every essential detail. Every essential detail but one, that is—the price. The advertised price is \$17.50. The price demanded by the salesman is \$50.

"But here's the picture," protests one of the shoppers. "This is the buffet. It's priced \$17.50. And now you ask \$50 for it. How can you do that?"

His answer comes, inspired with all the cynicism of a trade which is built upon the false hopes of dupes.

"The picture? What do I care about the picture! I ain't selling you the picture. I'm selling you the buffet."

That is one of those flashes from within a transaction which illuminates a whole system of trade. It sets forth the vital principle of the crooked furniture instalment houses which prey upon the poor. They're selling furniture; not pictures! The bargains offered in those alluring illustrations do not exist. They are of the window-bait species; window-bait which employs the great show-windows of careless or corrupt journalism for its display.

Both kinds of bait for the buying public, the window display and the wider lure of attractive pictures and prices in print, are employed by Piser & Co., who do an instalment trade at 150th St. and 3d Avenue. One advantage (to Piser's) of shopping at Piser's is the accommodating flexibility of the prices. Nothing rigid about the Piser system. The cost of the furniture goes up and down while you wait—like an elevator. With an advertisement from the Bronx Home News as mentor and guide if not precisely friend, the Tribune shoppers visited the Piser emporium in search of a "massive bed" (duly illustrated) for \$6.98. The first query of the salesman who came forward to meet us was not directed to the matter of our prospective purchase, but rather to the manner. He wanted to know whether we intended to pay cash or wished to open an account. Pending decision, he personally conducted us along a line of beds until we reached one which bore some faint generic resemblance to the picture in the Bronx Home News—the nearest thing to it, at least, in appearance. We asked the price. Consulting the tag, the salesman said that it was \$14.98, but for cash he would cut \$2.00 (and also, though he didn't specify this, the usual process of subtraction) and make it \$12.00.

"Now, I'll tell you what I'll do for you," he offered, with intensive cultivation of the objective pronoun. "I'll throw in a \$19.00 mattress at \$8.00, and give you a big reduction on the springs, too, if you'll take the lot for cash."

"Is that the best you can do?" inquired the prospective purchaser. "A friend of mine from Hoboken sent me here and she said you gave her big reductions."

"Sure. We always do. What's her name?"

"Mrs. Muncie."

"I know her. I sold her the goods." This was interesting, if true, because Mrs. Muncie had been manufactured for the occasion out of thin air and the moment's inspiration.

Even with the backing of the imaginary lady from Hoboken, however, the price of the bed (advertised at \$6.98) stuck at \$12.00. That is, until one of us asked casually:

"Wasn't there something in the Home News about a \$6.98 bed?"

"That's right. I'll show it to you."

Off he started, looking back over his shoulder to indicate that we were to follow him. We neglected to take the hint. Instead, we stood pat. Our salesman made the grand tour of the circle, occasionally pausing to make a bluff at looking at a price tag, and eventually bringing up in front of us—and the bed just priced at \$12.00!

"Here we are!" he exclaimed, with a gallant effort at the "Eureka" tone. "That's the one!"

"At \$6.98?"

"Cor-rect. The best buy in the house."

Having thus selected our bed, under forced pressure, as it were, we returned to the matter of the mattress, only to find that it had been hit with appalling suddenness by the high cost of living. At one fell stroke the vaulting price of that mattress had o'erleaped itself by fifty per cent and had become \$12.00. Not wishing to invest in an article of such chamois-like propensities, we contented ourselves with purchasing the bed, for which we paid \$6.98 cash, asking for a bill of sale.

Did we get it? We did not. Instead we got an appropriately colored pale-pink slip of paper acknowledging that Piser & Co. had received \$6.98 from us, without further specification. This left it up to the store to decide whether it would send us that bed, another bed, a washstand, a pair of curtains, or a woolly rocking horse.

They elected to send the bed. And they could well afford to. When it arrived and we compared it at leisure with the "massive" illustration in the Home News, the result was as in the picture below.

Our purchase was "massive"—like a pin! Otherwise it was massive only in asking price. At \$12.00, which, it must be remembered, was the price demanded for the bed until the ruthless purchasers pinned the fluttering salesman down to the advertisement, there would have been a super-profit of nearly 90%. As it was,

POISON AWAITED LLOYD GEORGE

Crown's Attorney Describes Toxic Darts in Plot to Kill Premier

OFFICER POSED AS ACCOMPLICE

Suffragists Gave Him Vials of Venom, Prosecution Charges at Trial

Derby, England, Feb. 3.—Poisoned darts, coated with a preparation of hydrochloride, strychnine and "curare," an American Indian venom, were to be shot at Premier Lloyd George while he played golf on Walton Heath, Attorney General Sir Frederick E. Smith declared in the Guildhall to-day in opening the case of the Crown against Mrs. Alice Wheeldon, her two daughters, Miss Ann Wheeldon and Mrs. Alfred Mason, and her son-in-law, Alfred Mason, accused of conspiracy to murder the Premier and Arthur Henderson, his chief support in the War Council.

Rumors of the sensational nature of the evidence brought a crowd which overflowed the Guildhall. Those who gained admission were astonished at the completeness of the evidence gathered. As well as that of Reginald McKenna, former Chancellor of the Exchequer, Mrs. Wheeldon naively suggested to the detectives that a poisoned nail be driven into the Premier's back, or a poisoned pin be stuck through his hat.

The conspirators, in association with a group of suffragists, declared the Prosecutor, had already spent \$1,500 in attempts on the life of Lloyd George, as well as that of Reginald McKenna, former Chancellor of the Exchequer. Mrs. Wheeldon naively suggested to the detectives that a poisoned nail be driven into the Premier's back, or a poisoned pin be stuck through his hat.

Both the Premier and Mr. Henderson were to be killed by means of poison, the Attorney General charged, contained in tubes sent from Southampton to Derby and handed by Mrs. Wheeldon to an agent, employed by the military authorities, and who had ingratiated himself into her good favor. The Attorney General said that the first government agent introduced another man in the government service to Mrs. Wheeldon.

"These two men," he continued, "called upon Mrs. Wheeldon on January 1, but she announced that the poison which was to be turned over to them was not ready."

Mrs. Wheeldon, the Attorney General went on, frequently exoriated the leading statesmen of England, past and present, and made derogatory references to the King.

SPEEDS RETURN OF STATE TROOPS FROM THE BORDER

United States May Use Guardsmen at Eastern Military Depots

El Paso, Tex., Feb. 3.—An order received at military headquarters to-day, speeding up the departure of the 6th Pennsylvania Infantry by ten days, is taken here by military officers to mean the state troops will be used at Eastern military depots because of the crisis with Germany.

This regiment will leave the 6th instead of the 16th of this month.

A Deming, N. M., dispatch states that it is reported that the 1st Arkansas Infantry, which left for the state camp yesterday, will be diverted to San Antonio.

THE GOLDEN GLADES
(4TH FLOOR)
SEE "THE DEVIL ON ICE"

SOCIETY'S NEWEST FAD
That ZIP-ZIPPY
DINNER SHOW
TO-NIGHT
AT 7 o'clock
SAME SHOW AS
THE MIGHTY
PARADE

BALCONY AND BALLROOM
ON 3RD FLOOR
MAIN DINING ROOM, First
Floor, located for
entire food service in a cafe.

Thomas Healy's
Broadway 43rd to 44th St.

The Devil is a gentleman,
Mephistopheles red,
You'd love to see him—and you can,
On earth, before you're dead.
Incredible though it may seem,
On glittering, shining blades,
Each joyous night, he brings delight,
At Healy's Golden Glades.

All New York Is Agog About the
Golden Glades

Drop in for luncheon—make it a point—seven
courses—75c (Music) From 12 to 2:30 P. M.

Project Your Thoughts
a few hours ahead to dinner time.
Visualize yourself comfortably
seated at a table at Shanley's—music—laughter—good fellowship!
Why not? Tonight's the night.

Enjoy, as every one does, the special concert
of twenty numbers—from seven to one.

SHANLEY'S
Broadway 43rd to 44th St.

BOLLING PARTNER CONFESSES LEAK

J. Fred Essary, Reporter and Broker, Testifies He Gave Out Information

PRICE ALSO ADMITS HE SENT MESSAGES

Bolling, in Tears, Begged Vindication of Mrs. Wilson, Says Operator

Washington, Feb. 3.—Two Washington newspapermen, J. Fred Essary, head of "The Baltimore Sun" bureau, and W. W. Price, White House correspondent of "The Washington Star," admitted at the "leak" inquiry to-day that on December 20 last they supplied advance forecasts of President Wilson's peace note of December 21, which eventually found their way to the office of E. F. Hutton & Co., New York brokers.

Essary, a Washington broker and partner of R. W. Bolling, a brother-in-law of President Wilson, said it was without financial gain that he prepared the telegram Connolly previously had testified he wrote and sent to the Hutton house over his private wire. Such information as the message contained, Essary said he gained from conversations with other newspapermen and deductions he made from the situation. He added that he was not one of the group of correspondents confidentially advised by Secretary Lansing that the note was coming.

Price testified that he sent two messages to Chicago brokers—Frederick A. Aldrich and Finley, Barrel & Co.—telling them he understood Secretary Lansing was about to issue a "statement" touching on peace. He said he was regularly employed to furnish such information. Both went to the same address as that of Clemens, Curtis & Co., brokers, Chicago, and less than an hour later a message, signed "Clemens" and using much of Price's language, was received by the Hutton office in New York.

Price insisted that his messages were based on information he had received from other reporters, which he did not consider confidential, and his own interpretation of the situation.

A story Mrs. Ruth Thomson Visconti told Thomas W. Lawson, alleging Price was the go-between for Secretary Tamm and others in certain Wall Street deals during the "leak" period brought Price into the hearing weeks ago.

George A. Ellis, Jr., a member of the Hutton firm, supplemented the testimony of both Essary and Price. He wrote the "warning" message, sent broadcast to Hutton correspondents, which he based, it now develops, on Essary's information.

With tears in his eyes, Edwin A. Roper, telegraph operator for Connolly, to whom Essary handed the forecast of the note, told to-day how Bolling had pleaded with him to tell the truth and set him right before the country. Bolling did not know the source of the note, he said, until within a few days.

"For two weeks," said Roper, "Bolling was in tears. He said the public looked at him as though his sister had violated the confidence of the President. I have been wanting to come here, but I did not want to put Essary in wrong. Several times I started, but I turned back. Then yesterday Bolling implored me again to come up and tell the truth. You subpoenaed me, and here I am. When I left the office to-day Bolling said, 'God bless you!'"

Essary testified that he had known Connolly for years, had an office near him in a downtown building and was trying to help him all he could by giving him his opinions of public matters which might interest him.

The committee will continue its investigation on Monday. With the information obtained to-day, future hearings in New York seem doubtful.

REUTERS'—Columbia Circle, 38th St. Special Table d'Hôte Dinner, \$1.50

Every Day You Discover
Another Reason Why
You Like to Shop Here

HEARN

Fourteenth Street West of Fifth Avenue

Sharp Reductions
—in—
Sale Departments

DRESSMAKERS' SALE

(A SALE FOR ALL)
LAST WEEK

DEPARTMENTS:—
SILKS DRESS GOODS LININGS, TRIMMINGS
LACES, NETS EMBROIDERIES RIBBONS
NOTIONS DRESS FORMS SHEARS
WASH DRESS FABRICS CHIFFONS WHITE GOODS

These Savings on Simple Necessities Soon Save Dollars

DRESS GOODS
VALUES FOR DRESSMAKERS' SALE

54-inch FRENCH SERGES— our reg. \$1.39 quality.....Sale } 1.11 All wool novelty stripes—navy ground with small color combinations of green with blue or brown.	48-inch All Wool Checks— Plain and novelty styles— stripes, checks, plaids—black and white and gray and white—newest weaves for separate skirts or suits— our reg. \$1.39.....Sale	CLARK'S COTTON and DRESSMAKERS' NOTIONS for Dressmakers' Sale. Clark's O. N. T. Cotton— Black and White.....\$.44 Best Numbers. Limit, Two doz.—No Mail or Telephone Order.
RIBBONS Dressmakers' Sale Prices Read Down This List: 7-inch Fine Quality Satin Taffetas— white, black and leading shades for Spring—usually .49.....Sale .34 Special purchase of Dresden Ribbons that have very slight imperfections— 6½ inches wide—new effects—to-day's wholesale price .30—our sale price......24 6 and 6½ inch Ribbons—splendid variety—light and dark Dresdens in beautiful patterns and Roman stripes as well as also 5-inch Moires, Satins and Taffetas in white, black and colors— reg. .29 and .35.....Sale .24 5 and 5½ inch New Dresdens— light and dark colorings—Satins, Moires and Taffetas, and 4½-inch Hair Bow Ribbons— our reg. .25 and .29......18 Special lot of Satin Taffetas— leading millinery shades; also white and black—our reg. .25......18 4½ and 5 inch Moire Satins and Taffetas—Dresdens and fancy stripes—Spring's newest and best in patterns and colors— usual .23 and .25 values......16 4 and 4½ inch Satin Taffetas, Moires and Dresdens—White, black, colors—our reg. .19 and .24......14	48-inch All Wool Gabardines—48 inch wide—small raised diagonal weave—taupes, Copen- hagen, Belgian blue, brown, garnet, myrtle, navy and black—reg. \$1.69.....Sale	ALSO:— Reg. Sale Basting Cotton—doz.....\$.42 Sewing Silk—Black......21 .15 Black—100-yd. spools—doz......47 Sewing Silk—Black......25 Colors—50-yd. spools—doz......25 Hooks with invisible Eyes —gross......20 .15 Seam Binding—piece......15 Dress Shields—dble eved and Silk.....12½ and 15 .10 Adjustable Garment Shields......24 Dressmakers' Pins......15 and 17 .12½ Wide Roll Tape—24-yr. pc......14 Inside Dress Belting—1½ to 2½-in. 10-yr. pc.....50 to .90 .41 Machine and Sewing Needles— reg. 5 ct. paper.....3 papers .10 Skirt Makers—heavy base......23 .18
40-inch All Wool Poplins— small, raised, corded weave— most desirable for the new Spring dresses—tan, taupe, mouse, leaf green, rose, Copenhagen, hussar blue, brown, burgundy, wistaria, plum, garnet, navy, black— our reg. \$1.19.....Sale	48-inch All Wool Broadcloths— chiffon weight, sponged and shrunk—silver, taupe, delft, prune, hussar, navy, oak leaf, wistaria, cement, elephant, leather, black, olive, myrtle, brown.....1.42	Also This Splendid Value:— 1.87 Jersey Covered Bust Forms— reg. .98......85 Kumput Collapsible Forms— sizes 34 to 44—reg. \$2.98.....2.45 Acme Adjustable Dress Forms— 4 sections—reg. \$4.80.....4.17 Special 8-Section Dress Forms—Hall Berchert make—Telescopic—reg. \$7.89.....6.45
54 inch All Wool Velour— Our reg. \$2.49 quality.....Sale } 1.87 Soft, close, raised nap—season's newest fabric—chartreuse, old rose, salmon, emerald, gray, bluebell, Copenhagen, African brown, myrtle, Burgundy, navy and black.	40-inch All Wool French Serges— 48-inch—fine twill—taupe, brown, myrtle, navy and black—our reg. \$1.39.....Sale	SALE SPECIALS in Dress Forms:— Kumput Collapsible Forms— sizes 34 to 44—reg. \$2.98.....2.45 Acme Adjustable Dress Forms— 4 sections—reg. \$4.80.....4.17 Special 8-Section Dress Forms—Hall Berchert make—Telescopic—reg. \$7.89.....6.45

WASH GOODS
DRESSMAKERS' SALE VALUES

Silk Mixed Pongees— 35-inch—value .39.....Sale } .31 Fine, lustrous quality, in smartest shades for day or evening—also black— exceptionally wide variety.	36 and 38 inch Floral Voiles— reg. .24 and .27.....Sale .20 Attractive Allovers in floral designs, as well as Japanese patterns, stripes, checks and wide variety of color combinations.	35-inch Silk Mixed Novelties— 44 and 49 ct. qualities.....Sale .34 Street and evening shades in exhaust- ive variety, all with brocade designs in self tonings—large and small effects.	36 and 38 inch Voiles— reg. .24 and .27.....Sale .20 Attractive Allovers in floral designs, as well as Japanese patterns, stripes, checks and wide variety of color combinations.
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SUITS WEARABLE NOW!

SCOTCH TWEED AND BURELLA CLOTH SUITS—Extremely smart styles,
also jersey cloths in plain colors and heather mixtures. Some severely
simple, with merely pockets by way of trimming—others pleated. Simple
coats—pleated belted styles. Also mannish pincheck. All sizes for women
and young girls. Straight, simple styles that are restful and smart after the
heavy Winter suits and coats—practical, too, for mild winter days. 32.98
Our reg. \$37.98 and \$39.98.

PRACTICAL SUITS OF SERGES AND POPLINS—Coats of pleated poplin
style—back a bit fitted—and since pockets have been everywhere else now
they're just on the border—where all the new coats have them. The buttons
like, either gold or white. All sizes in navy and black. 23.98
You'll like this suit.

STURDY SUITS OF DIAGONAL WHIPCORD—in navy, black and green—
effective stitching on belts of these coats gives them a different look.
Coats are made with poplin—top collars come in various colors. A few
suits are braid bound, rather severely tailored—
all sizes for women. 19.98

SWEATERS
What did folks wear before such good looking sweaters were made?
Now nothing is more effectively useful.

Women's Sweater Coats— plain weave—roll collars, cuffs—deep pockets—buttons to match—with or without belts—best colors— sizes 36 to 42.....3.69	Women's Fibre Silk Sweaters— two-toned collars and cuffs— sash—pockets—covered buttons— in Copenhagen blue and rose— all sizes.....7.69	Women's Pure Silk Sweaters— with wool top—belted—square collars—pockets—turn-back cuffs—yellow with brown and Copenhagen with brown— reg. \$23.98.....15.00
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Finer Silk Sweaters up to.....29.98

Special Purchase Men's Shirts

BATES-STREET
TRADE SHIRT CO. MARK
NEW YORK
220 FIFTH AVENUE

Discontinued numbers of above well-known Shirts—fine white fabrics—¾ and
¾ inch pleated fronts—or box pleats—attached cuffs—some are slightly yellowed
that one washing will remove—these are the genuine Bates-Street Shirts
that retail for \$1.50—because of Special Purchase:

77 cts.
Sizes 13½ to 18 inch.

ALSO, IN MEN'S SECTION:—

Men's Blue Flannel Shirts—all wool
—regulation firemen's—with and
without separate collars—double
breast—reg. \$3.98 and \$4.49.....3.65
Blue Flannel Shirts—Single and
double breast—reduced to.....1.50
Men's Domest Pajamas—heavy nap—
pink, blue or gray stripes—frogs
well made.....Special 1.22
Men's Silk Neckwear—open ends—
regular 49 and 69 ct. Ties......39
Men's Suspenders—49 ct. kind......38

See Herald, World, American for Twenty-one (21) Morning Specials on Sale Monday and Tuesday until 1 P. M.